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ARE DEMOGRAPHIC DEVELOPMENTS INFLUENCED BY SOCIAL SECURITY? *

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On the basis of the existing literature we examined the points at which social security and family demography meet. The main conclusions are: (1) child allowances will only affect fertility if the level of benefit is rather substantial; (2) unemployment provisions may affect fertility; (3) remarriage frequency is probably affected by public assistance benefits; (4) the same possibly holds for the divorce frequency. These conclusions are tentative: the results are contradictory from many viewpoints, some fields have hardly been investigated and it is unclear whether the effects are temporary or lasting.

1. Introduction

Just as the beginning of the Industrial Revolution in the nineteenth century marked the transition from the agrarian to the bourgeois family type, so the development of the welfare state in the sixties can be considered as the next break in attitudes towards marriage, family and relation formation (see Van den Akker 1982; Van der Avort 1985). A new type of marriage emerges out of the bourgeois-companionship type. Its character is more open and self-expression is the most important motivation, not only in order to provide the marriage with a certain substance and meaning, but also regarding the decision of whether or not to continue the marriage. The role differentiation and balance of power between husband and wife and between parents and children no longer progress along the known paths, but are the per-

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sonal constructions of those who are members of one of the possible primary relations.

The extent to which the principles of individualization and plurality (because these are the chief conceptions shaping the formation and dissolution of primary relations) can be developed is highly dependent on the material conditions to which they are subjected. In the western world one of the factors determining these material conditions is the social security system. This means that programs in the field of social security affect to some degree the formation, the structuring and the dissolution of primary relations. Thus the birth of a child leads to a financial allowance for the family concerned, and it is valid to ask to what extent the existence of child benefit programs affects the parents' decision to have a child. On the other hand, getting married can be financially disadvantageous in some cases, if it results in the loss of a benefit. MacDonald and Sawhill (1978) note that 'no schedule of tax liabilities or transfer benefits can be incentive-free in its treatment of the family'. They are only claiming that the programs referred to contain certain incentives to encourage, or indeed discourage, certain forms of behaviour. Whether they do in fact lead to this behaviour is the next question. 'The empirical consequences of such incentives, however, remain controversial or unanswered' (Wolf 1984), since the motivation for forms of demographic behaviour is a highly complex matter in which many factors play an important role, the financial incentive of social security being only one of them.

In her study on the relation between government policy and family formation Ouwehand-Pijs (1984) presents social security as part of an overall government policy that also contains many other elements, such as emancipation, labour market policy, housing and migration. Besides this there are many other factors of an economic, social, cultural and psychological nature at stake.

It is difficult to separate the effects of the different variables. This makes the effect of measures in the field of social security less clear. As a consequence, it may lead to problems when governments wish to influence demographic developments. This is possibly one of the reasons why efforts in the field of fertility that have been and are still being made to increase the number of births, appear to be unsuccessful. 'To what extent the attained fertility is the result of outside influences is difficult to ascertain. Concerning the short term, it would seem wise to assume a very small effect at best' is the conclusion of Rozendal et

al. (1985) after a comprehensive study of the Dutch situation. In the longer term they presume that a significant effect is not unlikely.

Studies in the field of the possible effects of government measures on relation formation and dissolution are scarce, especially in Europe. The study by Ouwehand-Pijs (1984), for example, has to be regarded as groundwork for the Netherlands.

The purpose of this article is to review, on the basis of the existing literature, the points at which social security and family demography meet. From the point of view of family demography we can list four demographic processes, viz.: fertility, first marriage, remarriage and divorce. Because we assume that the existence of social security does not influence mortality in the western world, we do not consider the death of a partner. With reference to social security we restrict ourselves to those programs that are thought to be the most relevant to our purposes. This means that we look at child benefits, social assistance benefits, unemployment benefits, disability benefits and old-age pensions. This order is not arbitrary: it reflects the extent to which these benefits have been studied within the context relevant for us.

2. The influence of social security on fertility

In research into the influence of social security on fertility, child benefit, in particular, has long been in the limelight. Other public assistance programs are also sometimes the object of research. These include, for example, those programs that are aimed at single-parent households. The effect of programs in the field of (long-term) unemployment, sickness, disability and health care has scarcely been investigated. A totally different subject is the possible effect resulting from the creation of programs for the elderly. This refers particularly to old-age pensions. The existence of these pensions means that one no longer has to consider children as a necessary investment for old age. This aspect has received much attention in the literature, but since it is now of negligible importance in the western world, we will not go into details here.

2.1. Financial compensation and fertility

Studies have been carried out on the effect of child benefit programs and other family assistance schemes on fertility in different countries

using a variety of methods and differing questions. People have been interviewed by means of surveys: government measures have been analysed and evaluated (separately or in combination) and compared for different countries (see, for example, Leeuw 1983; Ouwehand-Pijls 1984). Roughly speaking, we distinguish three kinds of research in this field:

- (a) surveys based on hypothetical (what-if) questions concerning effects or acceptance of population-policy measures;
- (b) empirical research into the effects at the micro level with regard to desired, expected and attained fertility;
- (c) empirical research into the effects at the macro level, in which countries or regions are compared.

2.1.1. Surveys with a hypothetical questionnaire

In this kind of research the study objectives are to get people's opinions and answers to hypothetical questions. The studies by Van Knibbeler (1953), De Wit and Somermeijer (1977) and Bureau Lagendijk (1983) can be mentioned for the Netherlands. The results obtained by Van Knibbeler and De Wit and Somermeijer show that 24 and 23% respectively of the respondents are of the opinion that the level of child benefit influences the desired number of children. Bureau Lagendijk concluded that one consequence of a population policy that favours children is that 22% of people say they want more children, while 77% say they want the same number. Rozendal et al. (1985) found that 12% of the respondents who said they did not definitely intend to have one or more children, would seriously reconsider their decision if certain programs were to be introduced by the government. In this way the authors arrived at 'a rough indication of the size of the group that in the short term might show some interest in a balanced package of measures in the sphere of crèches and leave of absence, supplemented by financial measures' (Rozendal et al. 1985: 172). They also found the existence of a fairly large group of persons who are in principle opposed to a pro-natalistic government policy, but who then go on to favour the introduction of a number of pro-natalistic measures when these are mentioned in concrete terms.

The research carried out by Simon and Simon (1975) relates to the United States. Their conclusion is that a (hypothetical) graduated child benefit would have little pro-natalistic effect. The amount would have

to be quite high to have any significant effect. Twenty percent were prepared to modify the desired number of children in the event of a \$300 benefit. The percentage declined very fast when the amount was lower.

A survey conducted by Mehlan (1977) in East Germany revealed that 23% felt that pro-natalistic (financial) measures would certainly have a positive effect on the desired family size. About 17% thought that this would probably be the case, and 60% were uncertain about the effect.

Hatzold (1979) investigated the expected effect of the introduction of child benefits amounting to DM 200 (variant 1) and DM 300 (variant 2) a month respectively in combination with an education supplement (for all parents with one or more children under the age of three and where the wife has no job) of DM 300 (variant 1) and DM 500 (variant 2) a month respectively in West Germany. The result was that 17% (variant 1) and 22% (variant 2) respectively of the respondents were of the opinion that the expected family size would probably be influenced. A similar proportion thought this would certainly be the case. Hatzold also noted that the measures had more effect as the income of the respondents was lower and the financial benefits offered were higher (Hatzold 1979: 113).

Dutch research indicates that attempts to increase the number of births by financial incentives have little effect at best (Van de Kaa 1973; Niphuis-Nell 1981; Janssen and Vermunt 1983). Zeegers and Godefroy (1953), Van Lier (1972) and Heeren (1974) conclude that there is no effect at all. The idea put forward by Petersen (1965) is very interesting. This author states that child benefits have a preventive effect, but not a curative one. This means that government is able to promote the continuance of an existing traditional system of rules and values by means of child benefits, but that it is not possible to revive a collapsed birth level. Most authors agree that the existence and the level of child benefit help to promote a climate in favour of children. For that reason child benefit still has an effect in an indirect way, certainly in combination with other measures (day care centres, leave of absence, and so on); see Staatscommissie Bevolkingsvraagstuk (1974), Wijle (1976) and Lory (1980).

2.1.2. Empirical research into effects at micro level

Research has been conducted not only among the population as a whole, but also among specific risk populations; in the latter case with

a particular purpose in mind, for example to discover the motives of men and women in realizing a certain family size. It is usual in this context to distinguish between desired, expected and realized family size. Here we concentrate on the possible effect of financial incentives on the decision of individuals to have an additional child. Three kinds of measures are considered: (a) a cluster of measures intended to be pro-natalistic, such as continued payment of salary during pregnancy leave and parental leave; (b) public assistance programs, such as the Aid to Families with Dependent Children in the United States (AFDC); and (c) tax advantages, such as the Negative Income Tax program (NIT).

Pro-natalistic measures in the sphere of birth premiums, child benefits, continued payment of salary in the case of pregnancy or parental leave, free day care centres and so on are applied in a number of Eastern European countries. Pongráz and Molnár (1980) investigated the effect of pro-natalistic measures in Hungary on third children in about 1974. The results of their research indicate a limited effect.

Since its introduction the AFDC has been the subject of political and societal discussion, and of scientific research. One of the first studies on the possible connection between public financial assistance and fertility took place in Canada. Madison (1964) analysed the consequences of the introduction of family allowances in Canada in 1944. At first sight it would seem that these family allowances stimulated fertility. Upon closer examination this appears to have been a period effect (as a consequence of World War II). This is affirmed by the developments in the United States, where provisions in this area did not exist at that time, and yet the same trends were discernible.

As we have already mentioned, a large number of studies have been carried out on the influence of the AFDC program in the United States. This program was set up to give financial support to those households that can be considered as being in distress. Placek and Hendershot (1974) examined the 'brood-sow' hypothesis. Because of the fact that the amount of the benefit grows as the number of children increases, the authors supposed that women receiving AFDC would be less disposed to use contraceptives, so that the number of children would be fairly high. The results, however, indicated the reverse. The idea that public assistance results in more, often illegitimate, children appears to be false. On the contrary, women receiving public assistance benefits are found to use contraceptives more often and better than

other women in comparable situations. Fechter and Greenfield (1973) reach the same conclusions. But Southwick (1978) and Janowitz (1976) report other findings, at least concerning illegitimate births. According to them, AFDC has a positive effect in this respect: 'The results of this paper suggest that the welfare system does have an impact on illegitimate birth rates with most of this impact confined to births to younger women' (Janowitz 1976: 493). The noted relation, however, holds mainly for non-whites and hardly at all for white people. The study by Cutright (1971) shows that there is also no connection between public assistance benefits and illegitimate births in countries other than the United States.

The hypothesis that AFDC promotes fertility is also rejected in the study by Polger and Hiday (1974). Moffit (1980) and Winegarden (1973) were unable to discover any effects of benefits on family formation.

The research of Presser and Salsberg (1975) yields surprising results. They interviewed twice a representative sample of women from New York City who had recently had their first child, with an interval of one year between interviews. In the first interview the results were identical to those of the authors just mentioned. Once more the hypothesis that AFDC promotes fertility had to be rejected: the desired family size appeared to be lower among mothers receiving an AFDC benefit than among mothers without any benefit. There was no difference with regard to the realized family size. In the second interview the desired family size appeared to have changed. Many recipients of the benefit had increased their desired family size. This might indicate that AFDC has a positive effect on fertility over a longer period.

Some studies were also carried out to investigate the results of the 'Income Maintenance' program. The purpose of this program was to realize a minimum income by means of a simplified transfer system. This income was higher than the current level of the AFDC payments. The effect of the Negative Income Tax programs (which were part of the IM-program) on fertility is examined by, among others, Wolin (1978), Cain (1977), Wolf (1984) and Keeley (1980). Keeley concludes that the effect is significantly negative for white women (they have fewer children than comparable women who do not participate in the NIT program), very positive for Chicanos and there is no significant effect for blacks. Keeley's data relates to the Seattle-Denver experiment. Regarding the Gary experiment Wolin (1978) concludes that the

fertility of women receiving first an AFDC benefit and then involved in the NIT experiment was negatively affected. Cain (1977) failed to ascertain any effect in the New Jersey-Pennsylvania experiment. Unlike Wolin, Wolf (1984) finds a significant increase in household size of 0.1 persons in a further analysis of the data from the Gary experiment. But this is primarily the consequence of a rise in the mean family size of single-parent families of which the head is a non-working woman. In any case one cannot speak of a real pro-natalistic effect, but rather of a rearrangement: children are often imported into the single-parent family of black women. Generally, these are children of relatives.

Other authors come to the same conclusions. Bradbury (1978) concludes that an increase in benefits has only promoted fertility in a limited number of cases. And in Chile, where in the framework of a family support program an extra amount was paid for every dependent person, Plank (1978) found that the relation between receipt of public assistance benefit and fertility was negative rather than positive.

2.1.3. Empirical research into effects at macro level

A third way in which the interdependence of financial incentives and fertility are studied is characterized by a high aggregation level. At regional or national level demographical data is compared with information from social security or tax statistics or with data relating to special measures that have been taken by government to implement a pro-natalistic policy.

In the United States, Winegarden (1974), Moore and Caldwell (1979) and Vining (1983) examined the effect of AFDC benefits at the macro level. This approach was made possible because the level of the benefits and the eligibility requirements differ from state to state. The researchers did not find any pro-natalistic effect. However, Winegarden believes that the degree of certainty in getting a benefit may possibly influence the desired number of children. Baumol (1974), too, was unable to find a significant relation between social security benefits and the frequency or localization (the timing of the births) of fertility.

Demographers have studied the possible effects of pro-natalistic government measures in different European countries. Although their conclusions are sometimes contradictory, it is nevertheless possible to discern a more or less consistent picture.

Frejka (1980) investigated the demographic effects of the pro-natalistic population policy in Czechoslovakia. His conclusion is that the total

fertility rate would have been significantly lower in the period after 1970, if this policy had not been conducted.

Most authors, however, come to other conclusions. They do so after studying the longitudinal course of fertility. Pressat (1979) and David and McIntyre (1981) analysed population policy in a number of Eastern European countries in this way. From their analyses it can be deduced that population policy has only a temporary effect at best. Senker (1981) arrives at the same conclusion for Bulgaria. A possible explanation for this is that people will start to consider the financial incentives as normal in the course of time (David 1982; Lehto 1981).

Festy (1981) examined the effects of the policy measures in Hungary. He concludes that the measures have only affected the localization of the births. It seems that there is no effect on cohort fertility (Festy 1981: 408). Janssen and Vermunt (1983: 108) reach the same conclusion. Vortman (1979) finds that in 1976 the pro-natalistic policy in East Germany had only a limited effect.

As well as in the Eastern European countries, research has also been carried out in some Western European countries into the possible effect of pro-natalistic measures. The number of studies, however, is very limited. For example, although France has practised a pro-natalistic policy since the beginning of this century, with financial incentives dominating, the number of studies on its effects is very limited in that country. Febvay (1959) concludes that the introduction of the 'Code de la Famille' has strongly influenced the family size. After the introduction of this law, the mean number of children of employees (who received higher child benefits than the self-employed) was 20% higher than that of the self-employed. Leeuw (1983: 266), however, queries this conclusion. Janssen and Vermunt (1983: 65–66) find it too early yet to reach conclusions with regard to the pro-natalistic measures introduced at the beginning of the seventies. A limited effect for the years 1979–1981 is not unlikely, though these effects are probably of a temporary nature. Ekert-Jaffe (1985) disagrees with this. On the basis of a comparative study of child benefits and other family assistance benefits in the Common Market she concludes that these social security programs have a positive effect on fertility. She estimates that the high level of the benefits in France gives rise to 0.2 extra children per woman. If the benefits covered the costs of children completely, this would result in 0.5 instead of 0.2 extra children.

The effects seem to be very limited in the other European countries.

Lehto (1983) thinks that the pro-natalistic policy has had at best a temporary effect in Finland. Sweden has no direct pro-natalistic policy, though a number of measures have been taken to increase the number of female employees. The financial programs are compensatory amounts for the extra cost of living. According to Janssen and Vermunt (1983: 161) it seems that a number of women nevertheless postponed having a child in the seventies.

Van Praag (1980) analysed studies on France, Belgium, the United States and research done by the United Nations. He concludes that on the basis of the fertility rate it cannot be deduced that child benefits affect fertility.

Comparing the results of research done on a macro level with those on a micro level it can be said that they pretty much complement one another. We conclude that about 20% of the parents who have a first or subsequent child were swayed in their decision by the existence of pro-natalistic measures. However, only a very small percentage were guided exclusively by these measures. Although this result in itself would seem to suggest a positive influence, demographical researchers have argued convincingly that this effect is only of a temporary nature in most cases and that the mean number of children per woman is scarcely affected by it. The only exception is probably France, where a slight positive effect may be supposed.

2.1.4. Conclusions

The following conclusions can be drawn from the foregoing:

- (a) Generally, people do not consider child benefits to have a strong effect on the number of children. It is striking that respondents believe that 'other people' are more easily influenced than themselves.
- (b) As far as there is any effect, it is thought to be more pronounced for families with a low income than for those with a high income.
- (c) Some effect is assumed to exist, if the level of the child benefits is really considerable. However, the question is whether this is only a temporary effect that affects the localization but not the level of fertility in a longitudinal perspective, i.e., per generation.
- (d) There is also an indirect effect: child benefits have a positive impact on the creation of a positive attitude towards children. It is therefore important to incorporate child benefits in an overall package in which other measures also play a part.

2.2. Old-age provisions and fertility

Another field of social security is formed by the old-age provisions, and in particular old-age pensions. The hypothesis in the studies in this area is that these provisions cause a declining fertility level in the long term, since children are no longer needed to take care of their parents in later life. It is reasonable to assume that this process has now been completed in Western Europe and that this consideration is therefore no longer a significant factor. For this reason we will only go into this subject briefly.

An extensive literature survey can be found in Nugent (1985). The studies appear to be contradictory in many cases. For example, Leibenstein (1957, 1975) believes that old-age provisions are the most important factor in explaining the decreasing fertility, whereas Lindert (1980) considers its influence to be negligible. Nugent describes the majority of the international cross-section studies as irrelevant. He claims that the results are strongly influenced by the accidental omission or inclusion of certain countries. This applies for example to the studies of Friedlander and Silver (1967), Hohm (1975, 1976) and Entwistle and Winegarden (1984). This objection is not true for the studies of De Vany and Sanchez (1977, 1979), Cain (1981, 1983), Nugent and Gillaspay (1983) and Sanchez (1984). But even on the basis of these studies it is difficult to say anything definite about the possible effect. The combination of the indirect methods used and the (macro) level at which the effect is measured leads to problems. From the studies of Kâğıtçıbaşı (1982) and De Vos (1984), however, it is clear that the old-age security value of children is a very important motive for having children. Kâğıtçıbaşı shows that this even holds for developed countries. In Western Germany, for example, 8% of the women questioned said it was a very important element in their decision to have children.

Studies based on (micro-level) interviews produce results that are better from the point of view of interpretability. Here we can mention the studies of Vlassof and Vlassof (1980) and Ridker (1980). The former find only weak support for the hypothesis under investigation, whereas Ridker obtains a more significant correlation. However, comments can be made on both studies (see Datta and Nugent (1984). Nugent's general conclusion is that the correlation between old-age provisions and fertility is weak and often contradictory. The most

important reason for this is that almost all cases are based on secondary analysis of data, in which the hypothesis under investigation was not the main issue.

Our conclusion is that the system of old-age provisions in North America and especially Western Europe is nowadays so good that this motive for having (extra) children is no longer existent, at least at the micro level. For in some circles the present demographical situation gives cause for apprehension with regard to the old-age provisions in the longer term. This apprehension could result in an appeal to and be a cause of a collective responsibility to increase the fertility level. It is known from the literature, however, that an appeal to collective responsibility can only have a limited influence on individual fertility behaviour.

2.3. Unemployment (benefits) and fertility

Research into the effects of unemployment provisions and especially unemployment benefits is scarce. Some research has been carried out into the consequences of being unemployed for fertility, but here again the scope has been limited. The hypothesis that unemployment has an effect on fertility behaviour is partly based on the income position of the unemployed person and therefore on the social security system. For this reason we will briefly go into the correlation between unemployment and fertility.

Theoretical premises for the hypothesis that unemployment (and especially its consequences for income) affects the fertility are provided by the theories of Easterlin (1968, 1978) and the 'new home economics' (see Becker 1960; Ermisch 1979). In the studies by Easterlin the relative economic status (the economic status that is actually reached in proportion to aspirations formed on the basis of the situation in the past) is the central issue. In this way the deviations of the received income with respect to the expected trend in income development determine the relative economic status. This relative economic status in turn determines fertility. The hypothesis for this is that couples who are confronted with an income that is lower than they had expected on the basis of the situation in the past, are able to increase their disposable income by limiting the family size, since the lower the family size, the higher the amount that can be spent per member of the family. This

behaviour is independent of the level of the income; the main thing is the income in proportion to the expected standard of living.

The proponents of the theory of the 'new home economics' disagree. They assume that fertility behaviour is determined by the opportunity costs, in which case labour participation of the wife and the income of husband and wife are the crucial factors. Unemployment is an important factor in both theories because of the fact that it affects income. It is therefore an obvious step to assume that social security, and especially unemployment benefit programs, affects the unemployment \rightarrow (lower) income \rightarrow fertility relation.

At the macro level Easterlin's hypothesis is confirmed in a number of countries. See, for example, Klotz and Neal (1973), Leridon (1978) and Jöckel and Pflaumer (1981). The same holds for the theory of the 'new home economics'. For the period 1950–1976 Serow (1980) examined both theories for fertility according to marriage duration in the Netherlands. His results give support to both theories. In contrast, there has been scarcely any research at the micro level.

One of the studies on the correlation between fertility and unemployment at the micro level was carried out by Van Loon and Pauwels (1983). They tried to investigate the way in which the desired number of children is affected by unemployment. The study comprised a survey among married people below 35 years of age living in the Antwerp area (in Belgium). It was found that for 74% of the people who wanted more children, the desired number of children was not affected by whether or not they were unemployed. However, 20% wanted fewer children in this unemployment situation. This preference was particularly common amongst childless and 2+ families. The desired number of children remained unchanged in 85% of one-child families. Of those who did not want any more children, 11% would have desired fewer children if they had known beforehand that they would eventually become unemployed. The percentage was significantly higher for husbands than for wives (25% and 9% respectively). The decline in income was the main reason for this change of mind. Besides the duration of unemployment, the age of the mother and the age of the youngest child were further important factors.

Hoefnagel (1976) investigated the factors that possibly influence the number of additionally desired children in the Netherlands. Noteworthy is the finding that low-income categories want a higher additional number of children than the modal-income categories, espe-

cially when they already have more than two children. Families who have financial problems want fewer additional children than families who are able to save. Notable too is the result that a pessimistic view with regard to future employment possibilities did not induce a desire for a lower number of additional children.

Very closely linked to social security is the redistribution of income. Repetto (1973, 1978, 1979), Kocher (1973), Rich (1973) and Winegarden (1978) conclude that income-levelling causes a decline in fertility. The argument for this is the negative correlation between income and fertility. It is claimed that this correlation is asymmetrical: a small income increase for a couple with a low income induces a fertility decline which is more than the fertility increase caused by a small income decrease for couples with higher incomes. The consequence of this is that income redistribution would lead to a lower fertility level. Hoefnagel (1976) expects that a government policy that focuses on income-levelling would decrease marriage fertility further in the Netherlands. Research done by Boulter (1982) into this correlation did not produce convincing support for this hypothesis.

We draw the following conclusions:

- (1) Unemployment and unemployment benefits seem to affect the desired number of children through the income. The effect on the realised family size has not been examined.
- (2) The absolute level of the benefit is probably of limited significance. More important are:
 - (a) the relative decrease of income: the closer the unemployment benefit is to the former income, the less will be the effect of being unemployed;
 - (b) the extent to which the family can manage with the benefit.
- (3) Lower fertility is also caused by longer duration of the unemployment, a higher age of the unemployed person and, if there are already two or more children, by a higher age of the youngest child.
- (4) Unemployment affects the desired number of children of husbands more than that of wives.

3. The effect of social security on marriage

The studies in the field of the effect of social security on marriage are limited to the function of public assistance benefits paid to (di-

forced) women. Almost all studies relate to the United States. Besides the effect of public assistance benefits on marriage, the significance of wives' income for marriage frequency has also been investigated. Next, the possible effects of unemployment provisions are considered, and finally the effect of the General Old-Age Pensions Act and the fiscal law amendments in the Netherlands will be discussed. It is striking that investigators have paid more attention to the possible effects on remarriages than on first marriages.

3.1. Public assistance benefits and marriage

Apparently it is generally believed that public assistance benefits do not affect the frequency of the first marriages. In the literature we hardly came across any studies on this subject.

Regarding the possible effect of public assistance benefits on remarriage we found that the majority of the studies in this field conclude that the existence of some form of public assistance benefit decreases the remarriage frequency. Hutchens (1979), for example, investigated the effect of AFDC on the remarriage frequency of women with children. The hypothesis that public assistance benefits decrease remarriage was affirmed. Hutchens' explanation for this is that women with children less often enter the marriage market (see also Van den Akker and Zeijl 1983), and also tend to search longer. The latter is possible because they are able to supply their needs by way of the public assistance benefits, albeit minimally in most cases. This explanation is supported by Ross and Sawhill (1975). They show that the receipt of an AFDC benefit prevents hasty remarriage; at least this is one of the possible explanations. Another explanation is that the chance of remarriage is very low because the receipt of an AFDC benefit means being on the brink of poverty, and the presence of children does not improve such women's attractiveness on the remarriage market.

Mott and Moore (1983) tested the hypothesis that receiving a public assistance benefit is a motive for divorced women not to remarry. They retain more independence by continuing to receive the benefit. If they remarried, they would lose their benefit and with it their independence. On the basis of longitudinal research the investigators found some, albeit mild support for their hypothesis.

Bahr (1979) also found a negative correlation between remarriage and public assistance benefits. The remarriage rate of divorced women

not receiving benefit is about three times that of divorced women receiving benefit in the United States. It also appeared that the remarriage frequency of women receiving public assistance benefit decreased as the amount of the benefit increased. This might possibly indicate that the need to remarry vanishes, when the woman's material circumstances are favourable. However, the differences decrease as the age increases.

Duncan (1976) studied the factors affecting the remarriage rates of women with children. He found no negative correlation between AFDC and remarriage, which contradicts the research mentioned above.

Hannan et al. (1977) compared the remarriage rates of women receiving AFDC benefit with those receiving benefits within the framework of the Income Maintenance program. The latter benefits are generally higher. The effect of the type of benefit appeared not to differ noticeably. Van den Akker (1984) notes that we are not able to resolve the dilemma: do divorced women who receive benefit have less chance of remarrying (even though they would like to remarry) or do they prefer the divorced state because the public assistance benefits guarantee their financial independence?

3.2. Wife's income and marriage

In the framework of the objective of our study the wife's income from a job is also important. Some studies have been carried out to examine the effect of the level of wives' incomes on first marriage and remarriage intensities. The significance of this cannot be considered without reference to the social security system. It was mainly during the sixties that the benefit rights of both men and women increased. The fact that a woman has a job assures her of an income in the medium term from welfare benefits if she would lose the job later on as a consequence of invalidity or redundancy. However, her rights to some kinds of benefit are often affected if she is married: the benefit rights may be linked to her husband's income! As the number of working women increases, the need to find the protection, in the material sense, of an earning husband is reduced.

Ermisch (1981) found a negative correlation between the level of women's income in proportion to men's and the percentage of married women. The same conclusion can be drawn from the 'new home economics' theory (see, for example, Fulop 1980). It would seem that

women like to retain their independence with respect to men and incline more to marriage according as their own income is less. This holds a fortiori for divorced (or widowed) women faced with the decision of whether to remarry or not. According to Bahr (1979) the level of the income has a negative effect on remarriage, as we mentioned before. Divorced women with a high income remarry less often than divorced women with a low income.

Hannan et al. (1977) conclude that the position of divorced women in the marriage market strengthens as their income is higher, but at the same time this circumstance lowers their need or desire to remarry.

3.3. Unemployment and marriage

The effect of unemployment on marriage has hardly been investigated. One of the few investigators who have done research in this area is Santos (1975). He found a positive correlation between female unemployment and the percentage of married women and a negative one between male unemployment and the same percentage. The impact of the financial elements was not explicitly examined. But it is not unreasonable to assume that the expectations and uncertainty with regard to future income play an important role. We should point out in this connection that the results may be regarded as reflecting a traditional pattern of values and norms concerning the allocation of tasks between men and women. In this context men and women decide to marry when the man is able to guarantee the family income.

The security of a permanent income is especially important, conclude Wolf and McDonald (1979) in their research into the correlation between income and remarriage. The absolute income at that moment is less important.

3.4. Old-age provisions, fiscal policy and marriage

In some countries old-age provisions affect the marriage or remarriage of elderly people because of the fact that the right to and the level of an old-age pension are also dependent on the age and the marital status of the partner. Up until 1985, when the law was changed, this was true of the Netherlands, for example. A married woman had, generally speaking, no independent right to a state old-age pension. Her rights were an element of the pension that was paid to the

husband. If, on the other hand, a man and woman got married after the time they became eligible for the single-person's pension, they both retained the right to the latter pension (which is 40% more than the pension a married couple receives). Beex (1980: 75) examined the effect of this element in the Dutch old-age pension system on remarriages. He found evidence that the nature of the legislation influenced the localization of remarriage.

Recent changes in the Dutch tax system concerning double-income couples, which aim at removing the most important differences in the fiscal treatment of married and non-married persons, appear to have caused an increase in the number of marriages or remarriages of persons over 33 years of age. It is not clear how to interpret this increase. Some of this increase is probably temporary, but some of it will also be permanent. This is a consequence of the fact that the personal allowance of double-income couples is no longer dependent on age and marital status. This means that non-married double-income couples older than 33 lose the fiscal advantages of not being married. On the other hand, this measure may result in postponement or even cancellation of marriages involving single-income couples (see Centraal Bureau voor de Statistiek 1985).

3.5. Conclusion

In this section we have focussed on the possible effects of some social security provisions on marriage frequency. It is clear from the literature that research is mainly oriented towards remarriage and to a far lesser extent towards first marriages. The following conclusions are important:

- (1) State financial support by means of public assistance benefits to divorced women with children reduces remarriage frequency. This may be caused by two factors:
 - the need to find material protection in marriage has disappeared;
 - the woman does not wish to abandon the independence which is made possible by the public assistance benefit.
- (2) The remarriage frequency of divorced women not receiving public assistance benefit is much higher than that of women receiving

benefit. Such a crude research result evokes many questions. In what way do women receiving benefit differ from those not receiving it?

- Is their financial situation different?
 - Are they distinguished by the presence of children, the number of children and their age?
 - What role is played by the phenomenon of cohabitation?
- (3) The literature is not decisive about whether the level of the public assistance benefit influences remarriage:
- sometimes it is emphasized that only the receipt of a benefit is important, and not its level;
 - in other studies, the remarriage frequency appears to decrease as the benefit amount increases: the need to look for financial protection is less.
- (4) The lower a woman's income, the more inclined she is to marry or remarry. Having her own income makes it possible to live her own life independent of a husband.
- (5) When female unemployment is high, the percentage of married women is high, whereas when male unemployment is high this percentage is low. Exaggerated somewhat, it can be said that there is a trend for men to marry if they can earn a living and for women not to marry if they can earn a living.

4. The effect of social security on divorce

The quality of the social security system is especially important for non-working women who are considering divorce, who are involved in a divorce or who are already divorced. It may be assumed that the extent to which the financial interests of women are guaranteed after their divorce, will influence the decision of whether or not to divorce at the micro level. This will therefore be reflected in the divorce frequency at the macro level. The quality of the social security system also affects the norms and values relating to primary relation formation and dissolution. As the material consequences of divorce become less harsh, the phenomenon of divorce as such becomes more and more accepted.

The quality of the social security system in the Netherlands is high when considered in an international context. We will therefore focus our attention first on the Dutch situation. We will then look at other

studies on the correlation between divorce and public assistance benefits. The possible influence of unemployment on divorce will also be dealt with.

4.1. Public assistance benefits and divorce

Since the mid-sixties, divorce frequency in the Netherlands has increased, while the remarriage frequency of divorced women has decreased. In 1965 the General Public Assistance Act became effective. The question that arises from this is: Are these two phenomena connected? Welfare state theory suggests that a connection is not inconceivable (see Van den Akker 1984: chps. 3 and 5). As one of the elements of a welfare state, public assistance benefits offer the wife the possibility of terminating an unsatisfactory marriage situation. This could mean that a number of married women get divorced who would otherwise be forced to continue the marriage, if the material conditions were less favourable. Moreover, as regards remarriage it is reasonable to suppose that the possibilities for divorced women of building up an independent life have increased by the existence of public assistance benefits. From an economic point of view, this means there is less need for them to remarry. On the other hand, the existence of the General Public Assistance Act will have influenced values and norms with regard to primary relation formation: a number of factors involved in the decision of whether or not to separate acquire a new significance. As a result the scales can be tipped in a different direction: what was considered before as satisfactory, or at least less unsatisfactory, may now be termed unsatisfactory or less satisfactory (see Van den Akker 1984: 40). Especially for those who depend on public assistance benefit after the divorce, the existence of the General Public Assistance Act will be a relevant factor.

A first glance at the available statistical data in the Netherlands and the fact that since 1978 the mean number of children involved in a divorce has decreased, seem to confirm the hypothesis that public assistance benefits are affecting the number of divorces. However, further analysis of the divorce trends in the United States and Western Europe shows that, in spite of the differences in the social security systems, the trends in divorce intensities in these countries are very similar.

Partly on the basis of this finding and the fact that the available data is very inadequate, Van den Akker (1984: 51) concludes that it is not possible to answer the question of whether the introduction of and further additions to the General Public Assistance Act have led to an increase in the divorce rate. The author believes, however, that the existence of public assistance benefits has made divorce a feasible option and more easily attainable. It has, in combination with other developments, contributed to the realization of a configuration and climate in which divorce can prosper.

The same conclusion is reached by Aarts (1984: 6). He thinks that the General Public Assistance Act has influenced the way in which divorces proceed: its introduction has caused a relaxation of the Dutch divorce system. It has become easier to provide for the financial and economic consequences of a divorce (Aarts 1984: 13–14).

Van Stolk and Wouters (1982) report a positive correlation between social security benefits and divorce rates in the Netherlands, this being particularly true for working-class women. In the Netherlands the idea that government has to find a solution for an individual's problem, has become dominant. This seems to be the peace of mind of the welfare state. This should not be interpreted as suggesting that divorce in the Netherlands is often taken too lightly. Ouwehand-Pijs (1984) shows that the increase in divorce has not been larger amongst working-class women than among women from higher socio-economic classes, as Van Stolk and Wouters postulated.

More research in the field of divorce and financial support to single-parent families has been conducted in the United States. The results, however, are often contradictory. There, public assistance benefits were introduced to consolidate family life. This was to be brought about by granting financial support to families and persons in economically untenable situations. In practice it seems that these programs have tended to bring about the opposite effects to those intended.

Southwick (1978: 37), for example, concludes: 'the welfare system does provide incentives to break down the family structure, both in terms of having husband–wife households and in terms of illegitimacy within the family'. A similar conclusion is reached by Honig (1974) and Garfinkel and Orr (1974). The same applies to Duncan and Morgan (1976): 'We have found that high levels of AFDC payments may have encouraged divorce and separation but did not seem to affect remar-

riage' (p. 18) and 'Low-income couples living in states with the highest levels of AFDC payments were generally less likely to remain intact during the panel period' (p. 17).

Ross and Sawhill (1975) also find a positive correlation, but only for non-whites. For whites they find a negative correlation between AFDC payments and divorce. Minarek and Goldfarb (1976) and MacDonald et al. (1977) also find a negative correlation, but in these cases it is not significant. These two studies refer to states, while Ross and Sawhill use data on metropolitan areas.

Moles (1979) is of the opinion that testing the hypothesis that public assistance benefits lead to higher divorce rates is very arduous. Studies appear to be contradictory and in any case the public assistance benefit forms only one element in a complex of interconnected possible influencing factors. Moles' conception is that the effect of public assistance benefit on divorce is limited. A possible effect may be found among some groups of women, viz.: non-working women, women with low incomes, and women with young children. Mayo (1976) also concludes that 'family dissolution effects of (...) programs as AFDC appear to be minor' (p. 421). Moles and Mayo reach this conclusion on the basis of an analysis of different studies in this field. We will mention here a number of these studies.

By using the results of two national longitudinal surveys, the Panel Study of Income Dynamics and the National Longitudinal Surveys, different authors have examined the correlation between divorce and public assistance benefits. The only researchers finding a clear positive correlation between AFDC payments and divorce are Hoffman and Holmes (1976). Although they find that states with a higher AFDC payment do not show a higher degree of marriage instability, the differences by income are remarkable. Low-income families display substantially higher instability and, conversely, the higher incomes show lower instability as the AFDC payments are higher. An explanation for this is not easy. Bishop (1980) points out that these results may be affected by other variables which the study did not check for (p. 309).

A weak correlation between divorce and public assistance benefit is found by Cherlin (1978) for white, married women of 14–24 years of age, and by Moore and Waite (1978) for married couples of which the wife is 18–48 years of age. In contrast to Cherlin's results, Moore and Waite do not find any significant correlation for the same group of

women. Wolf (1977), too, finds no significant correlation. The results of Hoffman and Holmes (1976) are contradicted by the results of Sawhill et al. (1975), although Bishop (1977) puts on record a minor effect by means of logit-analysis.

Darity and Myers (1984) examined the presence of single-parent families. They conclude that 'black female headship is not statistically caused by welfare attractiveness (...). The statistical driving force behind the increase in black female-headed families appears to be the decline in the supply of black males' (p. 765).

Some studies were also carried out to investigate the results of the 'Income Maintenance' program. The expectations were a decrease of financial problems as a consequence of the higher income and an increase in marriage stability (i.e., fewer divorces). In the experiment, families were classified into different payment levels and control groups. In contrast to expectations, Bishop (1977) found a higher divorce rate in families receiving this kind of public assistance benefit than in families not receiving these benefits. The conclusion is however only true for those families whose benefit was higher than the current AFDC payment. The same conclusion is reached by Hannan et al. (1977). Here we also find relatively more divorces amongst recipients of Income Maintenance benefits that are a little more than the minimum level. When the benefit is more than one and a half times the minimum level, any significant effect disappears. Hannan et al. (1978) investigated what causes this reversal. It appears that the effect depends not only on the level of the benefit, but also on the level of income enjoyed before benefit was received. The degree of independence of the wife and the extent of the change in it also play an important role. At some stage these factors become more important in the process than the level of the benefit.

A study by Bahr (1979) indicated that families receiving public assistance benefit separate more frequently. The correlation decreased with an increase in age. On the basis of the same data, however, Draper (1981) did not find any significant relationship. He rejects Bahr's results on methodological grounds.

Sawhill et al. (1975) find significant effects arising from the influence of a negative income tax on divorce in their analysis of the New Jersey NIT experiment. The Income Maintenance experiments in Seattle and Denver also show an increase in divorce rates (Groeneveld et al. 1980).

4.2. Unemployment and divorce

Other programs in the field of social security that may affect divorce rates are the unemployment and disability provisions. However, we do not know of any study on the effect of disability transfers. On the other hand, many investigations have shown that unemployment forms an important element in the decision of whether or not to separate. Here we will discuss a number of these studies.

The relationship between divorce and unemployment has often been the subject of research in the United States. Becker et al. (1977) conclude that long-term unemployment increases the probability of separations. Cohen (1979) determines that the probability of separation increases by two to three times in the case of an unemployment duration of at least three weeks over a three-year period. 'The evidence for the proposition that families whose head experiences unemployment are more likely than others to split seems quite strong' is one of the conclusions of Bishop (1979: 304). Sawhill et al. (1975) show that periods of unemployment are reliable omens for divorce or separation.

In the literature attention is also paid to the question of why unemployment may induce a divorce. This question has been considered from different viewpoints and disciplines. A number of factors appear to play a role.

In the first place, a period of unemployment presents problems that were not foreseen at the time of the marriage or cohabitation. So the financial expectations anticipated by the partners in the relationship are not met as a consequence of the husband's unemployment. This is an evidently negative element in the process of weighing costs and benefits, which both partners are engaged in. Hoffman and Holmes (1976) test the hypothesis that a continuing unemployment problem would increase the wife's desire to separate. The certainty of having an income was thought to play a more important role than the income level. The authors constructed a certainty index, reflecting this certainty with regard to income. The hypothesis was that a negative relationship exists between this index and the divorce rate: the greater the certainty, the lower the probability of divorce. The husband's problems in the labour market were also measured by means of an index. The hypothesis here was that a negative relation exists between this index and marriage stability: the more problems there are, the higher the divorce rate. These hypotheses were tested, and accepted by means of longitudinal data.

In other respects expectations are not met. At the start of their marriage or cohabitation, husband and wife have certain expectations with regard to the complementarity and the compatibility of mutual roles. This expectation pattern is disturbed by unemployment. A discrepancy emerges between expectations and reality. This can place a heavy burden on the relation between the partners. The wife losing her job appears to have a more limited effect on the stability of the relationship: 'The critical importance of the male instrumental role in marital happiness finds support in study after study' (Hicks and Platt 1970). However, their research is somewhat dated. The question arises whether such research would yield the same conclusions at this moment.

The third point is that in our society having a job has a big social impact on one's status; this is especially true for men. For this reason unemployment can cause dissatisfaction with oneself and with one's existence. Reputation and self-respect are closely related. Depression and stress can be the consequence of this process, and these elements constitute factors undermining the relationship (Catalano and Dooley 1977). Finally, Hicks and Platt (1970) also conclude that the negative effect of the husband's unemployment increases as the relative difference between his income and his wife's decreases (the wife earning more) as a consequence of the unemployment. It also appears that even if the husband does the housekeeping, this does not help the stability of the relationship.

Very closely related to the above is the connection between income changes and the probability of separation. Coombs and Zumeta (1970), Mott and Moore (1977) and Becker et al. (1979) have done research in this field. The results confirm the findings just presented with regard to unemployment.

Mott and Moore (1977), using data from the National Longitudinal Survey, find that a decrease in the husband's income goes hand in hand with an increase in the divorce probability. Becker et al. (1979) conclude that high as well as low incomes positively influence the divorce probability. An increase in the husband's expected income, however, reduces the probability of divorce, whereas an increase in the wife's income heightens this probability.

Coombs and Zumeta (1970) conclude that the wife's behaviour and expectations with regard to the husband's income are important indicators for divorce. Two thirds of women from dissolved marriages consid-

ered the income of their former husband insufficient. In existing relationships this figure was less than 50%.

4.3. Conclusions

- (1) The existence of public assistance benefits has made divorce more feasible and more easily attainable in the Netherlands. The General Public Assistance Act has created a climate in which divorce has gradually come to occupy a less controversial place.
- (2) The relation between government financial support (by way of public assistance benefits or fiscal advantages) and marriage stabilization (which these programs are meant to promote) cannot be established unequivocally on the basis of the existing literature. The results are often contradictory. Effects work in two directions:
 - The family receiving financial support experiences a material improvement, so that tensions are reduced and marriage stability is furthered. Bishop (1977) calls this the 'income effect'.
 - If the wife's financial situation is improved in the case of a divorce, the divorce threshold is lowered for some families. This effect of the wife's financial independence can be compared with the finding that working wives with a high income are more inclined to separate than other women.

It seems that the divorce-stimulating effect is somewhat stronger than the divorce-limiting effect, so as a consequence the scale turns in favour of a higher divorce rate. This is especially true of some specific groups, viz. non-working women with a low income and young children. For these groups government support is the only reasonable alternative to an unsatisfactory marriage.

- (3) In the event of unemployment, the probability of divorce rises. There are many possible reasons for this:
 - Unemployment generally implies a reduction in the man's income; such a decrease in itself has a divorce-stimulating effect.
 - The financial expectations of the partners are no longer being met; not only has the family's income level been unfavourably affected, but the certainty with regard to the means of support is fundamentally undermined.
 - Mutual role expectations and behaviour have to be revised. This causes psychological stress. When the wife loses her job the effect is less: the existing role pattern is disturbed to a lesser extent.

5. Epilogue

In spite of the large number of studies discussed in this literature review, it is clear that little is known about the effect of social security on the formation, composition and dissolution of primary relations. Furthermore, the results are contradictory on many points. This is partly a result of the fact that the studies were carried out in different countries, i.e., in a highly divergent social and cultural context. Thus, the AFDC payments cannot be compared directly with the public assistance benefits in the Netherlands, and the birth stimulating measures applied in some Eastern European countries would probably have a totally different effect in the economic, social and political climate of Western Europe or the United States.

It is therefore understandable that the conclusions drawn at the end of each section are meant to be regarded rather as starting points for further study than as an attempt to map the relationship between social security and demographic phenomena. For this reason this study may be considered as a stimulus for further research, the conclusions drawn serving as topics requiring particular attention. In this context the nature of the relationship has certainly to be considered. It is clear that a lot of factors are at work. Economic, psychological and socio-cultural elements are all important, but the question of where and when has not been answered convincingly. With all respect for the attempts at conceptualization, which – especially from psychologists and with particular regard to the desired number of children – have already been made (see, for example, Burch 1980), this article shows that there is an urgent need for a theoretical model in which the possible effects of the social security system on the demographic system are specified by several disciplines. We agree with Bagozzi and Van Loo (1987), who state: 'It would be incomplete and shortsighted to view these activities as strictly economic, psychological, or social outcomes. Rather, family decision making manifests itself complexly as a social-psychological process where external economic and societal constraints shape psychological states and these, in turn, influence the interactions between the spouses and ultimately their choices and outcomes'. Falbo and Becker (1980) reflect the same conception: 'The influence of external factors on behaviour must always be mediated through the attitudinal or normative component'.

Without going into detail at this stage, our study yields sufficient

indications for the thesis that the psychological point of view must be an important element in such a conceptual model. Finally, we give some examples to support this.

- The receipt of a social security benefit has (social-) psychological connotations. To be thrown back on a benefit can give rise to negative consequences for the image and status of recipients. Their self-confidence can be undermined and they may feel like outsiders. This can affect personal relations and attitudes towards having children.
- Our results are ambivalent with respect to the effect of child allowances on the number of children. But one important finding is that the (level of the) child allowance also gives substance to the creation of a social-cultural climate in which husband and wife weigh the costs and benefits of having children (in psychological terms too).
- It is clear that the desired number of children of unemployed people decreases as their unemployment duration gets longer. In virtue of this, the hypothesis that such factors as confidence in the future or stress appear as intervening variables is justified.
- Financial support by means of the social security system can influence the stability of existing partner relations in different ways. On the one hand, stress can be diminished by it, because certainty is provided; on the other hand, especially when there is a substantial financial deterioration, it is not only experienced as undermining the financial basis of the relationship, but also as a direct attack on the relation itself.
- When a family becomes dependent on a benefit, the partners' mutual role expectations have to be revised. This change may lead to a psychological burden being created, and therefore to the destabilization of the relation, especially if the partners have traditional ideas.
- In the Netherlands, the General Public Assistance Act has contributed to the creation of a climate in which divorce has become gradually more normal and is accepted more and more by both the partners themselves and by society.
- Government financial support for divorced people seems to diminish the frequency of remarriage. This could be the consequence of their not being obliged to look for financial support (by way of a marriage). Another supposition is that they do not want to give up their independence. The significance and role of unmarried cohabitation is important in this respect.

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